



"2023 Scholarship Early Submission" Official Rules

1. No purchase is necessary.

2. ELIGIBILITY – Participation in the “2023 Scholarship Early Submission” promotion (“the Campaign”) is limited to eligible persons who submit an application and essay to the Arbor Financial Scholarship program by 11:59 p.m. January 8, 2023. By submitting an entry, you agree to be bound by these Official Rules. The Campaign period begins on Tuesday, November 1, 2022, and ends on Sunday, 11:59 p.m. January 8, 2023, and applies to entries actually received by Arbor Financial Credit Union (“the Credit Union”) during this period. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner may be chosen. Employees, officers, directors of the Credit Union and immediate family members (spouse, parents, siblings, children, and their spouses), and persons living in the same households of each of the above are ineligible.

3. PRIZES – The Credit Union will award one (1) \$25 Amazon gift card.

4. HOW TO ENTER – When a high school senior completes a [Scholarship application](#) during the Campaign period and submits an essay via the form on the Arbor website, they will automatically be entered to win one \$25 Amazon Visa Gift card. Submissions can also be entered by mailing a 3 x 5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, 1551 South 9th Street, Kalamazoo MI 49009. One entry per person, per submission, no photocopied or mechanically reproduced entries accepted, and the Credit Union are not responsible for lost, late, misdelivered, incomplete, or postage-due entries. Entries must be received by 11:59 p.m. January 8, 2023.

5. WINNER SELECTIONS – The winner will be selected on or around January 9, 2023. Winners will be drawn at random from eligible entries. The selection of a prizewinner hereunder will be final.

Selected winners and/or their parent/guardian/adult joint account owner, will be notified by mail, telephone, or email, following the drawing day. In the event a selected winner is unreachable within seven days or cannot accept the prize for any reason, the selected winner will forfeit the prize and an alternate winner may or may not be selected from the remaining eligible entries. No transfer or substitution of a prize is permitted by the winner. No cash or other considerations will be paid. The odds of winning will depend upon the number of eligible entries received.

6. CONDITIONS OF PARTICIPATION – The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Campaign and acceptance of a prize. Entrants agree to be bound by the terms of these Official Rules and by the decisions of the Credit Union, which are final and binding on all matters pertaining to this campaign. By accepting a prize, the winner agrees to hold the Credit Union and its employees harmless for any injury or damage caused or claimed to be caused by participation in the Campaign or acceptance, receipt, possession, or misuse of the prize. The Credit Union is not responsible for any printing, typographical, mechanical, or other error in the administration of the Campaign or the announcement of the prize.

Participation in the Campaign does not imply, in any way, that early submission provides an advantage in the scholarship selection.

7. PUBLICITY AUTHORIZATION – The Credit Union may use the winner's name, likeness, and city name for promotional purposes without additional compensation.

8. WINNERS LIST – The names of the winners will be kept at the Credit Union. For a copy of the winner's list, please contact marketing@arborfcu.org.

9. TAXES AND TAX REPORTING - Winners are responsible for all applicable taxes. Winners must provide all information necessary for the Credit Union to make required tax reports or the prize will be forfeited.

10. Void where prohibited by law. All federal, state, and local laws and regulations apply.